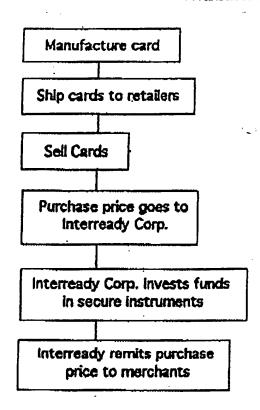


Figure 1

Interready Corporation Transaction Steps

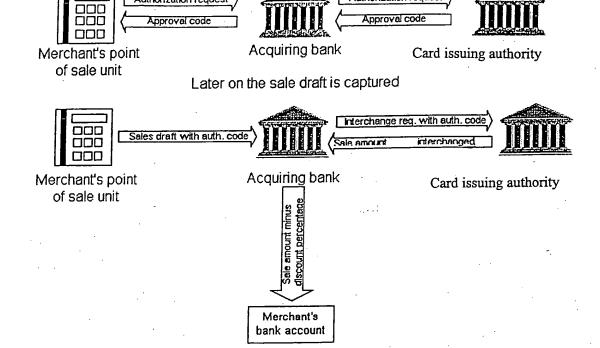




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Authorization request

Figure 2



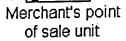
(Prior Art)



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Figure 3

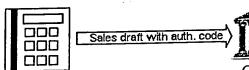






Card issuing authority

Later on the sale draft is captured



Merchant's point of sale unit

Card issuing authority



Merchant's bank account

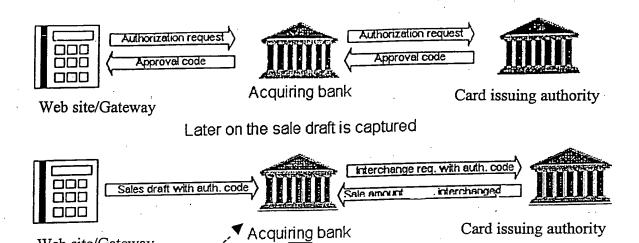


Web site/Gateway

Consumer

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Figure 4



Merchant's bank account

Transfer